

# Scout Master of Money: The Ultimate Camping Budget Challenge

## Lesson Overview

In this lesson, students will learn the fundamentals of budgeting and cost management through the lens of planning a Boy Scout camping trip. Using Monopoly money as a hands-on tool, they will practice making financial decisions, prioritizing needs over wants, and staying within a set spending limit.

## Materials Needed

- Monopoly Money (at least \$500 per student)
- "The Scout Trading Post" Price List (included in lesson)
- Paper and pencil (or a "Budget Tracker" worksheet)
- A small container or envelope (the "Wallet")
- Optional: Real scouting gear (tent, flashlight, mess kit) to use as visual aids

## Learning Objectives

By the end of this lesson, the student will be able to:

- Define **Budget** and **Cost** in their own words.
- Distinguish between **Needs** (essentials) and **Wants** (extras).
- Add and subtract "money" to stay within a \$500 limit.
- Explain why planning ahead prevents problems during a trip.

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## 1. Introduction: The "Be Prepared" Hook (5-10 Minutes)

**The Scenario:** "Imagine you are heading out for a three-day Scout adventure in the mountains! You have your backpack ready, but there's one problem: you haven't bought your supplies yet. Your Scout Master gives you a budget of \$500. If you spend it all on candy and a fancy compass, you might not have enough for a tent or food!"

### The Big Questions:

- What happens if we run out of money before we buy the most important things?
- Is a \$200 golden flashlight better than a \$20 flashlight and \$180 worth of food?

**Talking Points:** A **Budget** is just a plan for your money. **Cost** is the price tag on an item—it's what you have to "give up" from your pile to get that item.

## 2. Body: The "I Do, We Do, You Do" Model

### Step A: I Do - Defining the Categories (Direct Instruction)

The teacher explains the difference between **Needs** and **Wants** using the Scout context.

- **Needs:** Things you **MUST** have to stay safe, warm, and fed (e.g., Sleeping bag, water bottle, food).
- **Wants:** Things that are fun but not necessary (e.g., A giant bag of marshmallows, a brand new pocketknife with 50 tools, a Scout trophy).

### Step B: We Do - The Trading Post Practice (Guided Practice)

Let's look at two items together.

Item 1: A **First Aid Kit** costs \$50.

Item 2: A **Glow-in-the-dark Frisbee** costs \$30.

- Which one is a "Need" for a Scout trip? (Answer: First Aid Kit)
- If we have \$100 and buy the First Aid Kit, how much is left? (Practice counting the Monopoly money together).
- Can we afford the Frisbee now? Yes! But should we buy it yet, or wait to see what else we need?

### Step C: You Do - The "Scout Trip" Shopping Challenge (Independent Practice)

Give the student their \$500 in Monopoly money and the **Price List** below. They must select items for their trip, count out the cash for each item, and write down their remaining balance.

Category	Item	Cost	Type
Shelter	Basic Pop-up Tent	\$150	Need
Shelter	Deluxe Cabin Tent (with porch!)	\$300	Want
Sleep	Warm Sleeping Bag	\$100	Need
Food	3-Day Food Supply	\$75	Need
Food	Box of Chocolate Bars & Soda	\$40	Want
Light	Simple Flashlight	\$20	Need
Light	High-Power Laser Torch	\$80	Want
Safety	First Aid Kit	\$40	Need
Fun	Fishing Pole	\$60	Want

## 3. Conclusion: The Debrief (5-10 Minutes)

**Recap:** Have the student show their "purchases."

- "Did you have enough money for everything you wanted?"
- "What was the most expensive thing you bought? Was it a need or a want?"
- "If a rainstorm started, would your budget choices keep you dry?"

**Final Takeaway:** Being a Scout means being prepared. Budgeting is how we prepare our money so we

have what we need when we need it!

## Success Criteria

- The student successfully selected all 5 "Needs" from the list.
- The total cost of items does not exceed \$500.
- The student can correctly identify which Monopoly bills make up the cost of one item (e.g., \$150 = one \$100 and one \$50).

## Differentiation & Adaptability

- **For Younger/Struggling Learners:** Round all costs to the nearest \$50 or \$100 to make the math easier. Use a smaller list of only 4 items.
- **For Advanced Learners:** Introduce a "Surprise Expense." Tell them halfway through that the price of food went up by \$20, or they lost \$50 in the "woods." How do they change their budget?
- **For Classroom Settings:** Have students work in "Patrols" (groups) to agree on a single budget for the whole group.

## Assessment

**Formative:** Observe the student as they sort the Monopoly money. Are they able to subtract the costs correctly?

**Summative:** The "Budget Tracker" sheet. If the student has listed all essential items and the math totals \$500 or less, they have mastered the objective.